Case 22-21140-GLT Doc 23 Filed 06/30/22 Entered 07/01/22 00:28:55 Desc Imaged Certificate of Notice Page 1 of 6

Information to id	lentify the case:			
Debtor 1:	Eric A. Funk	Social Security number or ITIN:	xxx-xx-1300	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Jennifer L. Funk	Social Security number or ITIN:	xxx-xx-4869	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	6/13/22
Case number:	22-21140-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Eric A. Funk	Jennifer L. Funk
2.	All other names used in the last 8 years		
3.	Address	294 Martin Road Markleysburg, PA 15459	294 Martin Road Markleysburg, PA 15459
4.	Debtor's attorney Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724–439–9200 Email: dwhite@zeblaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 6/28/22

For more information, see page 2

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Debtor Eric A. Funk and Jennifer L. Funk

Official Form 309I

Case number 22-21140-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	July 25, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
Creditors may attend, but are not required to do so.	so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/23/22	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/22/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/12/22	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 7/25/22 at 10:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:	
Creditors have the duty to promptly review all plans and present any objections in a timely to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and set counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days be creditors. Parties objecting to the Plan must attend the meeting of creditors duly schedule 7 above. To the extent a written objection is not resolved at the meeting of creditors/concic confirmation hearing or prior to or at the date set for continued conciliation conferences the contested plan hearing. If no objections are timely filed, or filed objections are not prosect confirmation hearing or continued conciliation conferences, the Trustee may assume and determine that the objection has been withdrawn, and the plan has been proposed in goo means forbidden by law without receiving evidence on such issues.		clerk's office and served on the debtor, ob later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-21140-GLT

Eric A. Funk Chapter 13

Jennifer L. Funk Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Jun 28, 2022 Form ID: 309iPGH Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID db/jdb	+	Recipient Name and Address Eric A. Funk, Jennifer L. Funk, 294 Martin Road, Markleysburg, PA 15459-1040
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15490062	++	$CAPITAL\ ONE,\ PO\ BOX\ 30285,\ SALT\ LAKE\ CITY\ UT\ 84130-0285\ address\ filed\ with\ court:,\ TSYS\ Total\ Debt\ Management,\ P.O.\ Box\ 5155,\ Norcross,\ GA\ 30091$
15490040		Consumer Portfolio Systems, Inc., Asset Recovery Department, Attn: Bankruptcy, P.O. Box 57071, Irvine, CA 92619-7071
15490042	+	Debra Mills, 168 Martin Road, Markleysburg, PA 15459-1002
15490044		Dress Barn/Capital One, P.O. Box 30258, Salt Lake City, UT 84130-0258
15490051	++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, Attn: Bankruptcy Department, 475 CrossPoint Parkway, Getzville, NY 14068
15490056	+	Nationwide Recreation, P.O. Box 1028, Mandeville, LA 70470-1028
15490058	+	Northland Group/Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
15490065		Weltman, Weinberg & Reis, 436 Seventh AvenueSuite 2500, Pittsburgh, PA 15219-1842

TOTAL: 10

$\underline{\textbf{Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.}\\$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dwhite@zeblaw.com	Date/Time	Recipient Name and Address
u.y	Zhian Text. dwine@zeolaw.com	Jun 29 2022 00:08:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr +	Email/Text: bnc@chapter13trusteewdpa.com	Jun 29 2022 00:08:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 29 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 29 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2022 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust +	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 29 2022 00:09:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr +	EDI: RECOVERYCORP.COM	Jun 29 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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District/off: 0315-2

Date Rcvd: Jun 28, 2022 Form ID: 309iPGH Total Noticed: 46 15490032 Email/PDF: bncnotices@becket-lee.com Jun 29 2022 00:08:02 American Express, P.O. Box 981535, El Paso, TX 79998-1535 15490033 + EDI: LCIFULLSRV Jun 29 2022 03:58:00 Antero Capital, LLC, P.O. Box 1931, Burlingame, CA 94011-1931 Email/Text: bankruptcydpt@mcmcg.com 15490034 Jun 29 2022 00:09:00 Atlantic Credit & Finance, Inc., P.O. Box 13386, Roanoke, VA 24033-3386 Email/Text: cms-bk@cms-collect.com 15490036 Jun 29 2022 00:09:00 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317 15490037 EDI: CAPITALONE.COM Jun 29 2022 03:58:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 15490039 + EDI: CITICORP.COM Jun 29 2022 03:58:00 Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500 EDI: CONVERGENT.COM 15490041 Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004 Jun 29 2022 03:58:00 EDI: DISCOVER COM 15491460 Jun 29 2022 03:58:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 15490043 + EDI: DISCOVER.COM Jun 29 2022 03:58:00 Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025 Email/Text: EBNBKNOT@ford.com 15492880 Jun 29 2022 00:09:00 Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180 15490045 Email/Text: EBNBKNOT@ford.com Jun 29 2022 00:09:00 Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962 15490046 EDI: IRS.COM Jun 29 2022 03:58:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 EDI: RMSC.COM 15490047 Jun 29 2022 03:58:00 JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060 15490038 EDI: JPMORGANCHASE Jun 29 2022 03:58:00 Chase/JPMorgan Chase, Attn: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850-5298 15490048 + Email/Text: LC-Bankruptcy-RF@loancare.net Lakeview Loan Servicing, LLC, Attn: Customer Service, P.O. Box 8068, Virginia Beach, VA Jun 29 2022 00:08:00 23450-8068 15490049 + Email/Text: LC-Bankruptcy-RF@loancare.net Jun 29 2022 00:08:00 LoanCare Servicing Center, Attn: Bankruptcy, P.O. Box 8068, Virginia Beach, VA 23450-8068 EDI: RMSC.COM 15490050 Jun 29 2022 03:58:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Deptartment, P.O. Box 965060, Orlando, FL 32896-5060 15490054 ^ MEBN Jun 29 2022 00:04:37 MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016 15490052 + Email/Text: bankruptcydpt@mcmcg.com Jun 29 2022 00:09:00 Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121 15490053 + Email/Text: bankruptcydpt@mcmcg.com Jun 29 2022 00:09:00 Midland Funding, P.O. Box 2011, Warren, MI 48090-2011 15490055 Email/Text: NCI_bankonotify@ncirm.com Jun 29 2022 00:08:00 Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581 EDI: RMSC.COM 15490057 Jun 29 2022 03:58:00 Nationwide/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061 15490059 EDI: AGFINANCE.COM Jun 29 2022 03:58:00 One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251

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Date Rcvd: Jun 28, 2022		Form ID: 309iPGH	Total Noticed: 46
15490060	EDI: PRA.COM	Jun 29 2022 03:58:00	Portfolio Recovery, 120 Corporate Boulevard,
15490061	+ EDI: RMSC.COM	Jun 29 2022 03:58:00	Norfolk, VA 23502 Synchrony Bank, Attn: Bankruptcy Dept, P.O.
15490625	+ EDI: RMSC.COM	Jun 29 2022 03:58:00	Box 965064, Orlando, FL 32896-5064 Synchrony Bank, c/o of PRA Receivables
15490035	+ EDI: RMSC.COM		Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Jun 29 2022 03:58:00	Synchrony Bank Bill Me Later, P.O. Box 4415, Timonium, MD 21094-4415
15490063	EDI: AIS.COM	Jun 29 2022 03:58:00	Verizon by American Infosource, P.O. Box 248838, Oklahoma City, OK 73124-8838
15490064	EDI: RMSC.COM	Jun 29 2022 03:58:00	Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15490066	EDI: RMSC.COM	Jun 29 2022 03:58:00	Yamaha/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com

Daniel R. White

on behalf of Debtor Eric A. Funk lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Daniel R. White

on behalf of Joint Debtor Jennifer L. Funk lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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